## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Munoz et al.

Group Art Unit: 3627

SYSTEM FOR ACCOUNT MANAGEMENT AND METHOD THEREFOR

Examiner: Paul Danneman

Serial No.: 10/737.322

Filed: December 16, 2003

## RESPONSE TO OFFICE ACTION

March 24, 2008

## VIA ELECTRONIC MAIL

Mail Stop Amendment Commissioner for Patents Box 1450 Alexandria VA, 22313-1450

Sir:

## A. Introductory Comments

Applicant respectfully requests entry of the following claim listing and remarks in response to the non-final Office Action dated September 24, 2007.

Claims 1, 11, 19 and 20 have been amended. Claims 1-20 remain pending, with claims 1, 15 and 19 being independent. Applicant respectfully requests favorable reconsideration of this application in view of the following remarks.

A Claim Listing begins on page 2 of this paper.

Remarks begin on page 6 of this paper.